

CLAIMS

We claim.

1 1. A method for presenting customer-specific supplemental  
2 information with billing information, comprising:

3 receiving billing information associated with a customer of a  
4 biller;

5 determining if the customer qualifies for presentment of a  
6 supplemental information item based upon qualification information  
7 other than the received billing information, historical billing  
8 information associated with the customer, or credit information  
9 associated with the customer;

10 generating a bill presentation; and

11 presenting the generated bill presentation to the customer;

12 wherein, if the customer is determined to qualify for  
13 presentment of the supplemental information item, the generated  
14 bill presentation includes the received billing information and the  
15 supplemental information item; and

16 wherein, if the customer is determined not to qualify for  
17 presentment of the supplemental information item, the generated  
18 bill presentation includes the received billing information and  
19 excludes the supplemental information item.

1 2. The method of claim 1, wherein the supplemental information item  
2 is one of an advertisement, an upsell offer or a cross-sell offer.

1 3. The method of claim 1, wherein the determination is based upon  
2 at least one of 1) a relationship between the customer and the  
3 biller, and 2) prior customer behavior.

1 4. The method of claim 1, wherein:  
2 the generated bill is an electronic bill presentation; and  
3 the electronic bill is presented via a network.

1 5. The method of claim 1, wherein determining if the customer  
2 qualifies for presentment of the supplemental information item  
3 includes:

4 transmitting a request to a customer relationship management  
5 system to determine if the customer qualifies for presentment of  
6 the supplemental information item; and

7 receiving a response from the customer relationship management  
8 system indicating one of 1) that the customer qualifies for  
9 presentment of the supplemental information item, or 2) that the  
10 customer does not qualify for presentment of the supplemental  
11 information item.

12 6. The method of claim 5, wherein:

1 the billing information is received from the biller by a bill  
2 aggregator;

3 the customer relationship management system is maintained by  
4 the biller; and

5 the generated bill presentation is presented by the bill  
6 aggregator.

7 7. The method of claim 1, wherein the customer is a first  
8 customer, further comprising:

9 receiving information indicating a customer response to the  
10 presented supplemental information item;

11 modifying the qualification information based on the received  
12 customer response information;

1 receiving billing information associated with a second  
2 customer of the biller;

3 determining if the second customer qualifies for presentment  
4 of the supplemental information item based upon the modified  
5 information;

6 generating another bill presentation; and

13           presenting the other generated bill presentation;  
14           wherein, if the second customer is determined to qualify for  
15 presentment of the supplemental information item, the other  
16 generated bill presentation includes the received billing  
17 information associated with the second customer and the  
18 supplemental information item; and  
19           wherein, if the second customer is determined not to qualify  
20 for presentment of the supplemental information item, the other  
21 generated bill presentation includes the billing information  
22 associated with the second customer and excludes the supplemental  
23 information item.

1 8. A method for presenting customer-specific supplemental  
2 information with billing information, comprising:  
3           receiving billing information associated with a customer of a  
4 biller;  
5           determining if the customer qualifies for presentment of a  
6 first supplemental information item;  
7           determining if the customer qualifies for presentment of a  
8 second supplemental information item;  
9           generating a bill presentation; and  
10           presenting the generated bill presentation to the customer;  
11           wherein, each determination is based upon qualification  
12 information other than the received billing information, historical  
13 billing information associated with the customer, or credit  
14 information associated with the customer;  
15           wherein, if the customer is determined to qualify for  
16 presentment of the first supplemental information item and not the  
17 second supplemental information item, the generated bill  
18 presentation includes the received billing information and the  
19 first supplemental information item and excludes the second  
20 supplemental information item;  
21           wherein, if the customer is determined to qualify for

22 presentment of the second supplemental information item and not the  
23 first supplemental information item, the generated bill  
24 presentation includes the received billing information and the  
25 second supplemental information item and excludes the first  
26 supplemental information item; and

27 wherein, if the customer is determined not to qualify for  
28 presentment of the first and the second supplemental information  
29 items, the generated bill presentation includes the received  
30 billing information and excludes the first and the second  
31 supplemental information items.

1 9. The method of claim 8, wherein:

2 the first supplemental information item has a first priority;  
3 the second supplemental information item has a second priority  
4 different than the first priority; and

5 if the customer is determined to qualify for presentment of  
6 the first and the second supplemental information items, the  
7 generated bill presentation includes the received billing  
8 information and the one of the first and the second supplemental  
9 information items having a highest priority.

10 10. The method of claim 8, wherein:

11 if the customer is determined to qualify for presentment of  
12 the first and the second supplemental information items, the  
13 generated bill presentation includes the received billing  
14 information, the first supplemental information item, and the  
15 second supplemental information item.

1 11. The method of claim 8, wherein the first supplemental  
2 information item has a first priority, the second supplemental  
3 information item has a second priority different than the first  
4 priority, further comprising:

5 determining if the first and the second supplemental

information items can be presented together;

wherein, if the customer is determined to qualify for presentment of the first and the second supplemental information items and if the first and second supplemental information items are determined to be presentable together, the generated bill presentation includes the received billing information, the first supplemental information item, and the second supplemental information item; and

wherein, if the customer is determined to qualify for presentment of the first and the second supplemental information items and if the first and second supplemental information items are determined not to be presentable together, the generated bill presentation includes the received billing information and the one of the first and the second supplemental information items having a highest priority.

12. The method of claim 11, wherein the determination of whether the first and second supplemental information items can be presented together is based upon at least one of 1) availability of space to present both the first and the second supplemental information items, 2) stored information indicating whether the first supplemental information item can be presented with another supplemental information item, and 3) stored information indicating whether the second supplemental information item can be presented with another supplemental information item.

13. A system for presenting customer-specific supplemental information with billing information, comprising:

a first processor configured to transmit billing information associated with a customer of a biller; and

a second processor configured to 1) receive the transmitted billing information, 2) determine if the customer qualifies for presentment of a supplemental information item based upon

8 qualification information other than the received billing  
9 information, historical billing information associated with the  
10 customer, or credit information associated with the customer, 3)  
11 generate a bill presentation, and 4) present the generated bill  
12 presentation;

13 wherein, if the customer is determined to qualify for  
14 presentment of the supplemental information item, the generated  
15 bill presentation includes the received billing information and the  
16 supplemental information item; and

17 wherein, if the customer is determined not to qualify for  
18 presentment of the supplemental information item, the generated  
19 bill presentation includes the received billing information and  
20 excludes the supplemental information item.

14. The system of claim 13, wherein the supplemental information  
item is one of an advertisement, an upsell offer, or a cross-sell  
offer.

15. The system of claim 13, wherein the determination is based  
upon at least one of 1) a relationship between the customer and the  
biller, and 2) prior customer behavior.

16. The system of claim 13, wherein:

the generated bill presentment is an electronic bill; and

the second processor is further configured to present the  
generated electronic bill via a network.

17. The system of claim 13, further comprising:

a customer relationship management processor configured to  
process information associated with the customer;

wherein the second processor is further configured to, in  
determining if the customer qualifies for presentment of the  
supplemental information item, transmit a request to the customer

7 relationship management system to determine if the customer  
8 qualifies for presentment of the supplemental information item and  
9 receive a response from the customer relationship management system  
10 indicating one of 1) that the customer qualifies for presentment of  
11 the supplemental information item, or 2) that the customer does not  
12 qualify for presentment of the supplemental information item.

1 18. The system of claim 17, wherein:  
2 the second processor is associated with a bill aggregator;  
3 the first processor is associated with the biller; and  
4 the customer relationship management processor is associated  
5 with the biller.

6 19. The billing apparatus of claim 13, wherein:  
7 the customer is a first customer; and  
8 the second processor is further configured to 1) receive  
9 information indicating a customer response to the presented  
10 supplemental information item, 2) modify the qualification  
11 information based on the received customer response information, 3)  
12 receive billing information associated with a second customer of  
13 the biller, 4) determine if the second customer qualifies for  
14 presentment of the supplemental information item based upon the  
15 modified information, 5) generate another bill presentation, and 6)  
16 present the generated bill presentation to the second customer;  
17 wherein, if the second customer is determined to qualify for  
18 presentment of the supplemental information item, the other  
19 generated bill presentation includes the received billing  
20 information associated with the second customer and the  
supplemental information item; and  
wherein, if the second customer is determined not to qualify  
for presentment of the supplemental information item, the other  
generated bill presentation includes the billing information  
associated with the second customer and excludes the supplemental

21 information item.

1 20. A system for presenting customer-specific supplemental  
2 information with billing information, comprising:

3 a first processor configured to transmit billing information  
4 associated with a customer of a biller; and

5 a second processor configured to 1) receive the transmitted  
6 billing information, 2) determine if the customer qualifies for  
7 presentment of a first supplemental information item, 3) determine  
8 if the customer qualifies for presentment of a second supplemental  
9 information item, 4) generate a bill presentation, and 5) present  
10 the generated bill presentation;

11 wherein the second processor is further configured to make  
12 each determination based upon qualification information other than  
13 the received billing information, historical billing information  
14 associated with the customer, or credit information associated with  
15 the customer;

16 wherein, if the customer is determined to qualify for  
17 presentment of the first supplemental information item and not the  
18 second supplemental information item, the generated bill  
19 presentation includes the received billing information and the  
20 first supplemental information item and excludes the second  
21 supplemental information item;

22 wherein, if the customer is determined to qualify for  
23 presentment of the second supplemental information item and not the  
24 first supplemental information item, the generated bill  
25 presentation includes the received billing information and the  
26 second supplemental information item and excludes the first  
27 supplemental information item; and

28 wherein, if the customer is determined not to qualify for  
29 presentment of the first and the second supplemental information  
30 items, the generated bill presentation includes the received  
31 billing information and excludes the first and the second



32 supplemental information items.

1 21. The method of claim 20, wherein:

2 the first supplemental information item has a first priority;

3 the second supplemental information item has a second priority  
4 different than the first priority; and

5 if the customer is determined to qualify for presentment of  
6 the first and the second supplemental information items, the  
7 generated bill presentation includes the received billing  
8 information and the one of the first and the second supplemental  
9 information items having a highest priority.

1 22. The method of claim 20, wherein:

2 if the customer is determined to qualify for presentment of  
3 the first and the second supplemental information items, the  
4 generated bill presentation includes the received billing  
5 information, the first supplemental information item, and the  
6 second supplemental information item.

1 23. The method of claim 20, wherein:

2 the first supplemental information item has a first priority;  
3 the second supplemental information item has a second priority  
4 different than the first priority;

5 the second processor is further configured to determine if the  
6 first and the second supplemental information items can be  
7 presented together;

8 if the customer is determined to qualify for presentment of  
9 the first and the second supplemental information items and if the  
10 first and second supplemental information items are determined to  
11 be presentable together, the generated bill presentation includes  
12 the received billing information, the first supplemental  
13 information item, and the second supplemental information item; and

14 if the customer is determined to qualify for presentment of

15 the first and the second supplemental information items and if the  
16 first and second supplemental information items are determined not  
17 to be presentable together, the generated bill presentation  
18 includes the received billing information, and the one of the first  
19 and the second supplemental information items having a highest  
20 priority.

1 24. The method of claim 23, wherein the determination of whether  
2 the first and second supplemental information items can be  
3 presented together is based upon at least one of 1) availability of  
4 space to present both the first and the second supplemental  
5 information items, 2) stored information indicating whether the  
6 first supplemental information item can be presented with another  
7 supplemental information item, and 3) stored information indicating  
8 whether the second supplemental information item can be presented  
9 with another supplemental information item.

10 25. An article of manufacture for presenting customer-specific  
11 supplemental information with billing information comprising:  
12 a computer readable medium; and  
13 computer programming stored on the medium;  
14 wherein the stored computer programming is configured to be  
15 readable from the computer readable medium by a computer to thereby  
16 cause the computer to operate so as to:

1 receive billing information associated with a customer of a  
2 biller;

3 determine if the customer qualifies for presentment of a  
4 supplemental information item based upon qualification information  
5 other than the received billing information, historical billing  
6 information associated with the customer, or credit information  
7 associated with the customer;

8 if the customer is determined to qualify for presentment of  
9 the supplemental information item, generate a bill presentation

17 including the received billing information and the supplemental  
18 information item;

19 if the customer is determined not to qualify for presentment  
20 of the supplemental information item, generate a bill presentation  
21 including the received billing information and excluding the  
22 supplemental information item; and

23 cause the generated bill presentation to be presented to the  
24 customer.

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